

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh DIVISION

In re:

PUSZAKOWSKI, CHARITY LARAY

§ Case No. 17-23429- CMB

§ Chapter 7

Debtor(s).

§

§

Jeffrey J. Sikirica, Trustee

§

§

Movant

§

v.

§

§

No Respondents

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Jeffrey J. Sikirica, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$118,229.24</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$120,720.55</u>
Total Distributions to Claimants: <u>\$10,017.69</u>	Claims Discharged Without Payment: <u>\$50,452.06</u>
Total Expenses of Administration: <u>\$3,486.94</u>	

3) Total gross receipts of \$15,996.94 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$2,492.31 (see **Exhibit 2**), yielded net receipts of \$13,504.63 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$103,806.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$3,486.94	\$3,486.94	\$3,486.94
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$60,913.00	\$42,649.75	\$42,649.75	\$10,017.69
TOTAL DISBURSEMENTS	\$164,719.00	\$46,136.69	\$46,136.69	\$13,504.63

4) This case was originally filed under chapter 7 on 08/25/2017. The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/12/2018

By: /s/ Jeffrey J. Sikirica

Trustee, Bar No.: 36745

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Inheritance from deceased brother-in-law's estate	1229-000	\$15,996.94
TOTAL GROSS RECEIPTS		\$15,996.94

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Charity Laray Puszakowski	Exemptions	8100-002	\$2,492.31
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$2,492.31

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	Quicken Loans	4110-000	\$90,256.00	NA	NA	NA
N/F	Wells Fargo Dealer Service	4110-000	\$13,550.00	NA	NA	NA
	TOTAL SECURED		\$103,806.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Jeffrey J. Sikirica	2100-000	NA	\$2,100.46	\$2,100.46	\$2,100.46
Trustee, Expenses - Jeffrey J. Sikirica	2200-000	NA	\$24.29	\$24.29	\$24.29
Attorney for Trustee Fees - Jeffrey J. Sikirica, Esq.	3110-000	NA	\$1,254.00	\$1,254.00	\$1,254.00
Attorney for Trustee, Expenses - Jeffrey J. Sikirica, Esq.	3120-000	NA	\$18.46	\$18.46	\$18.46
Bond Payments - BOND	2300-000	NA	\$5.53	\$5.53	\$5.53
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$84.20	\$84.20	\$84.20
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$3,486.94	\$3,486.94	\$3,486.94

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	TD Bank, USA by American InfoSource LP as agent	7100-000	\$1,953.00	\$1,953.97	\$1,953.97	\$458.95
2	Discover Bank Discover Products Inc	7100-000	\$8,971.00	\$8,971.50	\$8,971.50	\$2,107.25
3	Wells Fargo Bank, N.A. Wells Fargo Card Services	7100-000	\$2,673.00	\$2,863.36	\$2,863.36	\$672.55
4	Capital One Bank (USA), N.A.	7100-000	\$11,525.00	\$11,525.14	\$11,525.14	\$2,707.06
5	Portfolio Recovery Associates, LLC	7100-000	\$3,000.00	\$3,988.81	\$3,988.81	\$936.90
6	Capital One, N.A. c/o Becket and Lee LLP	7100-000	\$2,009.00	\$2,009.24	\$2,009.24	\$471.94
7	Midland Funding LLC	7100-000	\$2,000.00	\$980.69	\$980.69	\$230.35
8	Midland Funding LLC	7100-000	\$2,000.00	\$2,286.28	\$2,286.28	\$537.01
9	U.S. Bank National Association Bankruptcy Department	7100-000	\$7,841.00	\$6,699.43	\$6,699.43	\$1,573.58
10	Portfolio Recovery Associates, LLC	7100-000	\$1,121.00	\$1,121.33	\$1,121.33	\$263.38
11-3	Thomas A. Will & Associates	7100-000	NA	\$250.00	\$250.00	\$58.72
N/F	EFS Finance Co.	7100-000	\$7,616.00	NA	NA	NA
N/F	FST Financial Bank USA	7100-000	\$10,204.00	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$60,913.00	\$42,649.75	\$42,649.75	\$10,017.69

**Individual Estate Property Record and Report
Asset Cases**

Exhibit 8
Page: 1

Case No.: 17-23429- CMB

Case Name: PUSZAKOWSKI, CHARITY LARAY

For Period Ending: 08/12/2018

Trustee Name: (580670) Jeffrey J. Sikirica

Date Filed (f) or Converted (c): 08/25/2017 (f)

§ 341(a) Meeting Date: 10/02/2017

Claims Bar Date: 02/11/2018

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Formally Abandoned OA=§554(a) abandon.	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	42 Richland Avenue, Pittsburgh, PA 15229, Allegheny County	19,744.00	0.00		0.00	FA
2	2008 Jeep Commande, 101000 miles In Good Condition. Entire property value: \$6,473.00	0.00	0.00		0.00	FA
3	Chairs, end tables, beds, dressers, night tables, lamps	2,000.00	0.00		0.00	FA
4	TV, Radio, Cell Phone, Computer, kitchen Appliances	2,000.00	0.00		0.00	FA
5	two handguns	900.00	0.00		0.00	FA
6	shoes, coats, socks, underwear, suit, shirts, gloves, pants	1,000.00	0.00		0.00	FA
7	Wedding Ring	900.00	0.00		0.00	FA
8*	Cash (See Footnote)	60.00	0.00		0.00	FA
9*	Checking account: PNC Bank located at 435 Perry Highway, Pittsburgh, (See Footnote)	1,728.69	0.00		0.00	FA
10	401 (k) or s: The Children's Home of Pittsburgh 401k plan	44,044.47	0.00		0.00	FA
11	IRA: VALIC Retirement IRA	28,055.50	0.00		0.00	FA
12	Retirement account: West Penn Allegheny Retirement Savings Plan	5,316.15	0.00		0.00	FA
13	Additional account: VALIC 403(b) retirement account	12,480.43	0.00		0.00	FA
14	State Farm Home Owners Insurance: Charity Puszakowski	0.00	0.00		0.00	FA
15	Allstate Life Insurance: Children	0.00	0.00		0.00	FA
16*	Inheritance from deceased brother-in-law's estate (u) (See Footnote)	15,996.94	13,504.63		15,996.94	FA
16	Assets Totals (Excluding unknown values)	\$134,226.18	\$13,504.63		\$15,996.94	\$0.00

RE PROP# 8 Exemption amended at docket 36.

RE PROP# 9 Deposit amount and exemption amended at docket #36

RE PROP# 16 Added by amendment at docket #14.
Exemption amended at docket #36.

**Individual Estate Property Record and Report
Asset Cases**

Exhibit 8
Page: 2

Case No.: 17-23429- CMB

Trustee Name: (580670) Jeffrey J. Sikirica

Case Name: PUSZAKOWSKI, CHARITY LARAY

Date Filed (f) or Converted (c): 08/25/2017 (f)

For Period Ending: 08/12/2018

§ 341(a) Meeting Date: 10/02/2017

Claims Bar Date: 02/11/2018

Major Activities Affecting Case Closing:

Collecting inheritance funds

Initial Projected Date Of Final Report (TFR): 04/30/2018

Current Projected Date Of Final Report (TFR): 04/09/2018 (Actual)

Cash Receipts And Disbursements Record

Case No.: 17-23429- CMB **Trustee Name:** Jeffrey J. Sikirica (580670)
Case Name: PUSZAKOWSKI, CHARITY LARAY **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **-***7185 **Account #:** *****9000 Checking
For Period Ending: 08/12/2018 **Blanket Bond (per case limit):** \$10,024,323.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/01/17	{16}	Thomas A Will & Associates Inc	Inheritance from the Estate of Stephen M. Lasch	1229-000	15,996.94		15,996.94
12/19/17	101	International Sureties, LTD	2018 Chpt. 7 Blanket Bond - Pittsburgh - West. District	2300-000		5.53	15,991.41
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		19.17	15,972.24
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		25.26	15,946.98
02/12/18	102	Charity Laray Puszakowski	Exemptions	8100-002		2,492.31	13,454.67
02/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		20.45	13,434.22
03/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		19.32	13,414.90
06/27/18	103	Jeffrey J. Sikirica, Esq.	Distribution payment - Dividend paid at 100.00% of \$18.46; Claim # AE; Filed: \$18.46	3120-000		18.46	13,396.44
06/27/18	104	Jeffrey J. Sikirica, Esq.	Distribution payment - Dividend paid at 100.00% of \$1,254.00; Claim # AFEE; Filed: \$1,254.00	3110-000		1,254.00	12,142.44
06/27/18	105	Jeffrey J. Sikirica	Distribution payment - Dividend paid at 100.00% of \$2,100.46; Claim # FEE; Filed: \$2,100.46	2100-000		2,100.46	10,041.98
06/27/18	106	Jeffrey J. Sikirica	Distribution payment - Dividend paid at 100.00% of \$24.29; Claim # TE; Filed: \$24.29	2200-000		24.29	10,017.69
06/27/18	107	TD Bank, USA by American InfoSource LP as agent	Distribution payment - Dividend paid at 23.49% of \$1,953.97; Claim # 1; Filed: \$1,953.97	7100-000		458.95	9,558.74
06/27/18	108	Discover Bank Discover Products Inc	Distribution payment - Dividend paid at 23.49% of \$8,971.50; Claim # 2; Filed: \$8,971.50	7100-000		2,107.25	7,451.49
06/27/18	109	Wells Fargo Bank, N.A. Wells Fargo Card Services	Distribution payment - Dividend paid at 23.49% of \$2,863.36; Claim # 3; Filed: \$2,863.36	7100-000		672.55	6,778.94
06/27/18	110	Capital One Bank (USA), N.A.	Distribution payment - Dividend paid at 23.49% of \$11,525.14; Claim # 4; Filed: \$11,525.14	7100-000		2,707.06	4,071.88
06/27/18	111	Portfolio Recovery Associates, LLC	Distribution payment - Dividend paid at 23.49% of \$3,988.81; Claim # 5; Filed: \$3,988.81	7100-000		936.90	3,134.98
06/27/18	112	Capital One, N.A. c/o Becket and Lee LLP	Distribution payment - Dividend paid at 23.49% of \$2,009.24; Claim # 6; Filed: \$2,009.24	7100-000		471.94	2,663.04
06/27/18	113	Midland Funding LLC	Distribution payment - Dividend paid at 23.49% of \$980.69; Claim # 7; Filed: \$980.69	7100-000		230.35	2,432.69
06/27/18	114	Midland Funding LLC	Distribution payment - Dividend paid at 23.49% of \$2,286.28;	7100-000		537.01	1,895.68

Page Subtotals: \$15,996.94 \$14,101.26

Cash Receipts And Disbursements Record

Case No.: 17-23429- CMB **Trustee Name:** Jeffrey J. Skirica (580670)
Case Name: PUSZAKOWSKI, CHARITY LARAY **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **-***7185 **Account #:** *****9000 Checking
For Period Ending: 08/12/2018 **Blanket Bond (per case limit):** \$10,024,323.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
			Claim # 8; Filed: \$2,286.28				
06/27/18	115	U.S. Bank National Association Bankruptcy Department	Distribution payment - Dividend paid at 23.49% of \$6,699.43; Claim # 9; Filed: \$6,699.43	7100-000		1,573.58	322.10
06/27/18	116	Portfolio Recovery Associates, LLC	Distribution payment - Dividend paid at 23.49% of \$1,121.33; Claim # 10; Filed: \$1,121.33	7100-000		263.38	58.72
06/27/18	117	Thomas A. Will & Associates	Distribution payment - Dividend paid at 23.49% of \$250.00; Claim # 11-3; Filed: \$250.00	7100-000		58.72	0.00
COLUMN TOTALS					15,996.94	15,996.94	\$0.00
Less: Bank Transfers/CDs					0.00	0.00	
Subtotal					15,996.94	15,996.94	
Less: Payments to Debtors						2,492.31	
NET Receipts / Disbursements					\$15,996.94	\$13,504.63	

Cash Receipts And Disbursements Record

Case No.: 17-23429- CMB **Trustee Name:** Jeffrey J. Sikirica (580670)
Case Name: PUSZAKOWSKI, CHARITY LARAY **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **-***7185 **Account #:** *****9000 Checking
For Period Ending: 08/12/2018 **Blanket Bond (per case limit):** \$10,024,323.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****9000 Checking	\$15,996.94	\$13,504.63	\$0.00
	\$15,996.94	\$13,504.63	\$0.00